

Buying your own home

On Friday I met a number of young professionals in the constituency who wanted to talk to me about opportunities to buy a home of their own.

They all reported difficulty with current house prices in the Wokingham area, and wanted to know what more could be done to make homes more affordable. One had recently succeeded in buying a property but was still concerned about this issue.

I explained that the government has produced two schemes to help directly with raising the money to buy. The Help to Buy Isa provides a £3000 top up to savings of £12000 in an Isa to speed up saving for purchase. The Help to buy equity loan offers up to 20% of the price a first home to pay the deposit, where the buyer has the other 5% of the house price as savings to complete the 25% deposit requirement. The price of a home is limited to £600,000 in England for this scheme, which is well above the price of the typical first home.

The government has now removed Stamp duty on most first time buyer properties, and is working with Councils and the development industry to see that a suitable number of lower priced properties form part of the mix of new homes being built.

I am keen to find other ways that Councils and the government can assist in making more affordable housing available for first time buyers. As my meeting confirmed there is substantial pent up demand, as the wish to own remains strong in the younger generation as with their parents. Those with access to the well funded banks of Mum and Dad usually do get on with house purchase in their twenties. The government wants those without this advantage to be able to do the same.

The Joint Report on the negotiations so far

The Report opens by stressing that both sides are pledged to the view that nothing is agreed until everything is agreed. The Report acknowledges that the detailed draft agreement on citizens rights and on a financial settlement are without prejudice to an agreement on a future relationship. The Prime Minister has stated that the payment of any money other than our contributions up to leaving date are contingent on a wider Agreement.

The UK has won some of the important arguments over citizens rights. It is important that EU citizens living in the UK are under UK law, just as UK

citizens living in the rest of the EU will clearly remain under EU law. The UK has sought to avoid a situation where EU citizens living in the UK enjoy a special status which is governed by EU law and the European Court of Justice. There will be further debate about whether an eight year right for UK courts to seek guidance on EU law in this field dilutes the UK jurisdiction too much. The UK side stresses that individual cases over citizens rights in the UK will be governed by UK law and adjudicated by UK courts.

The complex clauses on the financial settlement do not set out detailed numbers or precise programmes. The main extra cost appears to be accepting the Union budget for 2019 and 2020 after we have left. Presumably this is envisaged as a transition period which still has to be defined and negotiated in subsequent exchanges. People will want to know what such UK generosity achieves in terms of the future relationship. The Prime Minister has previously made clear that there only need be a transition period if there is a good Agreement to transit to. The UK has made some general statements on so called RAL or financial items after 2020, and on contingent liabilities. It will need greater clarity of what these are and why the UK might make some ex gratia contribution, as there seems to be no legal liability for these sums.

The wording on Northern Ireland and the border with the Republic is general and about principles. It will fall to later talks to work out how the “detailed arrangements” will work. This, as the UK has often pointed out, needs decisions on the general arrangements for UK trade with the EU before anyone can finalise the border arrangements. There will be considerable debate about the meaning of this statement “In the absence of agreed solutions the UK will maintain full alignment with the rules of the internal market and customs union which now or in the future support North-south co-operation, the all island economy and the protection of the 1998 Agreement”

Deal or no deal?

The government is trying to secure a deal to trigger trade talks with the EU. Today we learn that the EU is now prepared to talk about trade and the future relationship as well as the three special subjects it singled out for discussion so far. That is welcome, and means there can now be serious negotiations about a future Agreement. It was never possible to settle the Northern Ireland border issue without knowing the basis for future trade, for example.

We need to remember that leaving on the WTO option means no additional payments to the EU, whilst taking back control of our borders, our laws and our money. A good deal has to be better than this, otherwise the government’s mantra that No deal is better than a bad deal should apply.

Everyone needs to remember that this agreement is not the Agreement on the UK leaving the EU. It is an agreement to talk about all matters, and is still

governed by the crucial principle that nothing is agreed until everything is agreed.

Improving reading in UK schools

This week came the good news that English schools have done well in boosting reading standards in recent years.

The Coalition government spread the teaching of reading by synthetic phonics throughout England's schools. They introduced the Phonics Screening check at 6 to see how well pupils were doing. In 2012 just 58% of pupils aged 6 met the required standard. The most recent tests show 81% of 6 year olds meeting it, with a better figure again for 7 year olds. There are 154,000 more 6 year olds fluent at reading than in 2012.

As a result of this improvement England now ranks 8th out of 50 countries at reading, compared to being 19th out of 45 in 2006. The improvement in reading standards has been fastest for the lower performing pupils, which is also good news.

There are now 1.9m more children in good or outstanding schools as assessed by Ofsted than in 2010. Raising reading standards is an important part of raising educational standards, as so much learning rests on reading and understanding the written word. This is a good base for later educational achievement, as the UK seeks to ensure people achieve more at school so they can get access to better paid and more interesting jobs later.

Christmas message 2019

Christmas began in an unusual style in Wokingham this year. As we gathered for the traditional carols near the Town Hall as part of the Winter Carnival, we clustered on the steps of the building. There was no room for a larger podium as we surveyed the continuing pavement works all around us. There was no carnival parade through closed streets, so we enjoyed a laser light show instead. Wokingham had improvised a good welcome to Christmas despite the works.

It reminded me that Christmas is a time when our great traditions have to adjust to modern realities. What endures is the spirit of Christmas. We look forward to a time of giving, when we think more of those in need and those members of our family and those in the circle of our friends that need some extra mid winter care. It is good to think less of the daily work worries, and more of what we can do to brighten the lives of others.

The Wokingham community has many generous and caring people who do work a little magic for the rest. I have heard great singing from the choral societies, seen the plans for a lively living advent calendar, and know of charitable help being planned for those in need. I would like to thank all involved,. I would also like to thank all who serve the public throughout the year in different ways. There are many who ensure we are kept safe, can be treated when ill, can buy our daily bread and ensure our water and energy comes on at home when we need it.

My hope for this Christmas and the new year as is we can make more progress in putting behind us wars in the Middle East that have so disfigured that part of the world for so long. It is not in our power to stop all the insurrections and civil wars, but it does now seem possible for us to intervene less militarily ourselves, and to work with the UN and other interested nations to promote more dialogue and less bombing. I also look forward to next year when the centre of Wokingham is complete with its new shops and new pavements.